

## STREAMLINED DCA RENEWAL FILING

### Pre-Conditions:

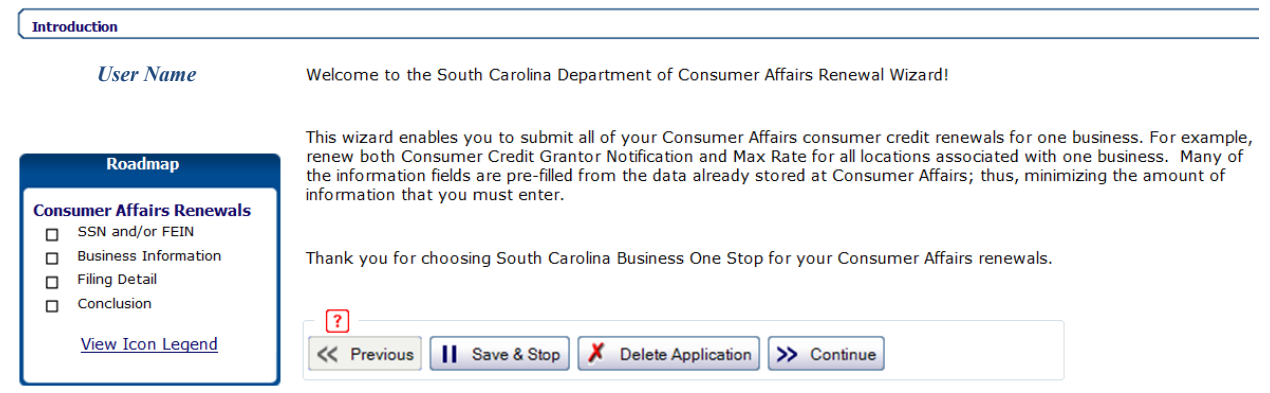
1. SCBOS user has a valid SCBOS or e-Apps user name and password and has logged on to SCBOS at [www.scboc.sc.gov](http://www.scboc.sc.gov).
2. SCBOS user has filed in the previous year a DCA filing either using paper or online with SCBOS.
3. If the person who filed the DCA Renewals last year on SCBOS is unavailable, another person can select the “Sign Up” to establish an SCBOS account, i.e., establish their own user name and password.

### Basic Path – Main Success Scenario

1. SCBOS user selects the “[Consumer Affairs Renewal](#)” link on the **User Workspace: Summary** screen in the **Featured Application/Filing** area.



2. SCBOS user reviews the **Introduction** screen and selects the “Continue” button.



3. SCBOS user enters the specific business 7 digit DCA Registration # on the **Registration Number** screen and selects the “Continue” button.

**Registration Number**

*User Name*

Your business should have received a renewal notification from the South Carolina Department of Consumer Affairs indicating which of your business filings are up for renewal and can be submitted using SCBOS. On this notification, is the registration number you will need below.

Please enter your business registration number below.

\* Registration #

Your 7 digit registration number can be found to the right of your business name on the letter sent to you by the South Carolina Dept. of Consumer Affairs.

If you did not receive a letter or cannot locate your registration number, call (803) 734-4253 before proceeding.

**Roadmap**

**Consumer Affairs Renewals**

- ☐ SSN and/or FEIN
- ☐ Business Information
- ☐ Filing Detail
- ☐ Conclusion

[View Icon Legend](#)

4. SCBOS user verifies the Business Information on the **Verify Business Information** screen and selects the “Yes” radio button and selects the “Continue” button.

**Verify Business Information**

*User Name*

\* Legal Business Name in SC *Business Name*

\* Business Name as displayed to the public in SC *DBA Name*

**Mailing Address** *1234 Any Street, SC 29101*

\* Is the business information correct? ☒ Yes ☐ No

**Roadmap**

**Consumer Affairs Renewals**

- ☐ SSN and/or FEIN
- ☐ Business Information
- ☐ Filing Detail
- ☐ Conclusion

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5. SCBOS user verifies the previous year’s DCA Filings on the **Current Filings** screen and selects the “Continue” button.

**Current Filings**

*User Name*

Below are the filings that you filed with the Department of Consumer Affairs last year.

Previous Year Filings: ☒ Consumer Credit Grantor Notification

☐ Rent-to-Own (for businesses that are solely rent-to-own)

☒ Maximum Rate Filing for Credit Sales

☐ Maximum Rate Filing for Consumer Loans

☒ Motor Vehicle Closing Fee

If you don't think that this is correct, call the South Carolina Dept. of Consumer Affairs at 803-734-4253 before proceeding.

**Roadmap**

**Consumer Affairs Renewals**

- ☐ SSN and/or FEIN
- ☐ Business Information
- ☐ Filing Detail
- ☐ Conclusion

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The new SCBOS workflow will list the *User Name* on each screen even though you are filing on behalf of the business.

6. SCBOS user identifies “Yes” or “No” whether the Business is solely rent-to-own on the **Rent-To-Own Question** screen and selects the “Continue” button.

Rent-To-Own Question

User Name

Roadmap

Consumer Affairs Renewals

☐ SSN and/or FEIN

☐ Business Information

☐ Filing Detail

☐ Conclusion

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\* Is this business solely rent-to-own?

☐ Yes ☒ No

If rent-to-own is combined with any other type of consumer credit transaction, for example, consumer sales, the answer must be "no."

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✖ Delete Application

>> Continue

7. SCBOS user answers the 5 questions on the **Filing Questions** screen and selects the “Continue” button.

Filing Questions

User Name

Roadmap

Consumer Affairs Renewals

☐ SSN and/or FEIN

☐ Business Information

☐ Filing Detail

☐ Conclusion

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\* Did your annual gross volume of business (sales or loans) exceed \$150,000? (Gross volume is the amount reported to the IRS.)

☐ Yes ☐ No

?

\* Do you use written agreements to extend consumer credit in South Carolina? (Written agreements include but are not limited to installment contracts, promissory notes, and written billing statements with credit terms for open accounts.)

☐ Yes ☐ No

?

\* Do you charge over 18% APR when making consumer credit sales?

☐ Yes ☐ No

?

\* Do you charge over 18% APR when making consumer loans?

☐ Yes ☐ No

?

\* Are you a motor vehicle dealer and charge motor vehicle closing fees?

☐ Yes ☐ No

?

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8. SCBOS user changes the address, adds locations or effectively deletes a location by unchecking the checkbox on the **Consumer Affairs Locations** screen and selects the “Continue” button.

Consumer Affairs Locations

User Name

Roadmap

Consumer Affairs Renewals

- ☐ SSN and/or FEIN
- ☐ Business Information
- ☐ Filing Detail
- ☐ Conclusion

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Edit	File?	Location Name	Address	City	State	Zip Code	Main Lo...
Edit	<input checked="" type="checkbox"/>						
Edit	<input checked="" type="checkbox"/>						

+ Add Location

Selected Locations: 2

Location information for:

**Edit**

Location Name:

Address:

City:  State:  Zip:

Save Cancel

Location Name:

**Add Location**

Address:

City:  State:  Zip:

Save Cancel

9. SCBOS user verifies the DCA Renewals to be completed on the **Information Step** screen and selects the “Continue” button. The DCA Renewals displayed are based solely on the answers to the previous questions. Note that SCBOS may find that certain filings may be discontinued or require an original filing to be added.

Information Step

User Name

Based on the answers you provided, the following Consumer Affairs filings will be renewed:

- 1) Consumer Credit Grantor Notification
- 2) Maximum Rate Schedule for Credit Sales
- 3) Motor Vehicle Closing Fee

**Roadmap**

Consumer Affairs Renewals

- ☐ SSN and/or FEIN
- ☐ Business Information
- ☐ Filing Detail
- ☐ Conclusion

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10.SCBOS user enters the Business FEIN on the **Business SSN or FEIN** screen and selects the “Continue” button.

**Business SSN or FEIN**

User Name

\* FEIN  -

The Federal Employer Identification number is a nine-digit number assigned by the Internal Revenue Service. It is used to identify types of entities that are required to file various business tax returns. The FEIN is used by employers, sole proprietors, corporations, limited liability companies, limited liability partnerships, partnerships, nonprofit associations, trusts, estates , governmental agencies and other business entities. The FEIN cannot be used as a Social Security number.

**Roadmap**  
**Consumer Affairs Renewals**  
☒ SSN and/or FEIN  
☐ Business Information  
☐ Filing Detail  
☐ Conclusion  
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11.SCBOS user enters the mailing address for the Business’s main location on the **General Business Mailing Address** screen and selects the “Continue” button.

**General Business Mailing Address**

User Name

\* Please enter the mailing address of your main business location:  
☒ US ☐ International

Attn:

\* Address:

\* City:  \* State:  \* Zip:  -

**Roadmap**  
**Consumer Affairs Renewals**  
☒ SSN and/or FEIN  
☒ Business Information  
☐ Filing Detail  
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12.SCBOS user confirms the Designated Agent or changes/enters the name of the Business’s designated agent on the “Designated Agent Name” screen and selects the “Continue” button.

**Designated Agent Name**

User Name

All businesses must list the name and address of their designated agent for service of process for the SC Dept. of Consumer Affairs. (This is the person, either you or someone you designate, to receive any "legal documents" served on your business in the event of administrative or legal action.):

\* Name of your designated agent  ?

**Roadmap**  
**Consumer Affairs Renewals**  
☒ SSN and/or FEIN  
☒ Business Information  
☐ Filing Detail  
☐ Conclusion  
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13. SCBOS user confirms the Designated Agent or changes/enters the mailing address for the Business's designated agent on the **Designated Agent Address** screen and selects the "Continue" button.

Designated Agent Address

User Name

Roadmap

Consumer Affairs Renewals

☒ SSN and/or FEIN

☒ Business Information

☐ Filing Detail

☐ Conclusion

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\* Please enter the address of your designated agent.

☒ US ☐ International

\* Address:

\* City:  \* State:  \* Zip:  -

County:

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14. SCBOS user verifies or updates the name of the Business's Contact Name and Phone Number on the **Filing Contact** screen and selects the "Continue" button.

Filing Contact

User Name

Roadmap

Consumer Affairs Renewals

☒ SSN and/or FEIN

☒ Business Information

☐ Filing Detail

☐ Conclusion

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Please enter a contact name and phone number for a person at the main business location. This person is who Consumer Affairs would contact with any questions regarding this filing.

\* Business Contact Name

\* Business Contact Phone ☒ US ☐ International

(  )  -  Ext.

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15. SCBOS User verifies or updates the information pre-entered on the **Officer Information** screen then Selects "Continue."

Officer Information

User Name

Roadmap

Consumer Affairs Renewals

☒ SSN and/or FEIN

☒ Business Information

☒ Filing Detail

☐ Conclusion

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\* Officer Name

\* Officer Title

?

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## 16.DCA Renewal scenarios

Depending on which DCA Renewals were previously filed and how the SCBOS User answered the filing questions in Step 6 and 7, many DCA Renewal scenarios can exist.

To complete each specific DCA renewal workflow, refer to the SC Consumer Affairs Renewals Checklist.

## 17.SCBOS User will review the **Conclusion** Screen for accuracy and selects the “Continue” button.

**Conclusion**

**User Name**

**Roadmap**  
**Consumer Affairs Renewals**  
☒ SSN and/or FEIN  
☒ Business Information  
☒ Filing Detail  
☒ Conclusion  
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Please review the summary information on the next step for accuracy, and proceed to the Shopping Cart to complete your application.

Once payment is verified, your application will be sent electronically to Consumer Affairs for processing. Once SCDCA staff completes the processing of your renewal, they will send your new certificate(s) electronically, via email, to the email address on your SCBOS profile which is: **Email address** this has changed - please call SCDCA at (803) 734-4253, (803) 734-4238 or (803) 734-4264 after you checkout. Please check your junk or spam folder or add [registeredcreditors@scconsumer.gov](mailto:registeredcreditors@scconsumer.gov) to your safe list.

Renewals filed after January 1 will take longer to process. Please retain a copy of your transaction receipt for your records.

If Consumer Affairs has any questions regarding your filing, the individual submitting the filing will be notified at the telephone number provided in your SCBOS profile which is: **Phone Number**

The following Consumer Affairs filings will be renewed:

- 1) Consumer Credit Grantor Notification
- 2) Maximum Rate Schedule for Credit Sales
- 3) Motor Vehicle Closing Fee

If you have any questions regarding the above, you may contact South Carolina Consumer Affairs at 803-734-4253.

[<< Previous](#) [Save & Stop](#) [Delete Application](#) [Continue >>](#)

## 18.SCBOS user verifies the summary information, and then selects the “Continue” button. If the information needs to be corrected, select the “Previous” button as many times as needed.

**Review Page**

**User Name**

[Click here to print review page.](#)

**Roadmap**  
**Consumer Affairs Renewals**  
☒ SSN and/or FEIN  
☒ Business Information  
☒ Filing Detail  
☒ Conclusion  
[View Icon Legend](#)

Registration #	Registration #
Is the business information correct?	Yes
Business Name as displayed to the public in SC	<b>Business Name</b>
Previous Year Filings:	Consumer Credit Grantor Notification Maximum Rate Filing for Credit Sales Motor Vehicle Closing Fee
Is this business solely rent-to-own?	No
Do you charge over 18% APR when making consumer credit sales?	Yes
Do you charge over 18% APR when making consumer loans?	No

19. On the **Add to Shopping Cart Screen**, the SCBOS User will be asked to add the DCA renewal to the shopping cart by selecting the “Continue” Button. At this point the DCA Renewal has not been completed. To complete the DCA Renewal, the SCBOS User needs to go through the check out and payment process on SCBOS.

**Add to Shopping Cart Confirmation** ?

*User Name*      You have selected to add the items generated by the current Wizard to the Shopping Cart. To proceed to the Shopping Cart select the Continue button.

?

[Return to Application](#) [Continue](#)

20. SCBOS user ensures that the Consumer Affairs Renewals checkbox is selected in the Pay column next to DCA Renewal and selects the “Checkout” button.

Welcome to SCBOS   Start Your Business   Run Your Business   SCBOS Library   SCBOS Community   MySCBOS

**Shopping Cart** ? [Return to User Workspace Summary](#)

?

☒ Checkout [Reset](#)

General Business  
✓ **Location One**

Pay ?	Application / L/P/R Request / Fees ?	Date ?	Fee ?	Delete Application ?	Edit ?
<input type="checkbox"/>	<b>Secretary of State Articles of Amendment</b> Articles of Amendment - Corporations Filing Filing Tax	10/15/2012	\$ 10.00 \$ 100.00	X	
<input type="checkbox"/>	<b>Secretary of State Registered Agent Resignation</b> Resignation of Registered Agent and/or Discontinuance of Registered Office Filing	10/15/2012	\$ 3.00	X	
<input type="checkbox"/>	<b>Change Agent or Office registered with Secretary of State</b> Notice of Change of Registered Office and/or Registered Agent - Corporation Filing	10/15/2012	\$ 2.00	X	
<input checked="" type="checkbox"/>	<b>Consumer Affairs Renewals</b> Consumer Credit Grantor Notification Renewal Filing Maximum Rate Filing Credit Sales Renewal Filing Motor Vehicle Closing Fee Renewal Filing	10/2/2013	\$ 240.00 \$ 80.00 \$ 10.00	X	
<b>Location One Total :</b>			<b>\$ 330.00</b>		

?

[Previous](#) [Cancel Payment](#) [Continue](#)

21. The SCBOS User confirms items to be paid and selects the “Continue button.

**Confirm Items to be Paid** ?

*User Name*

[Return to Shopping Cart](#) [Continue](#)

General Business  
✓ **Location One**

Application / L/P/R Request / Fees ?	Date ?	Fee ?
<b>Consumer Affairs Renewals</b>	10/2/2013	
Consumer Credit Grantor Notification Renewal Filing		\$ 240.00
Maximum Rate Filing Credit Sales Renewal Filing		\$ 80.00
Motor Vehicle Closing Fee Renewal Filing		\$ 10.00
<b>Location One Total :</b>		<b>\$ 330.00</b>

*User Name*      **Total :**      **\$ 330.00**

?

[Previous](#) [Cancel Payment](#) [Continue](#)



22.The SCBOS User selects the payment method desired and then selects the “Continue” button.

Select Payment Method ?

User Name

\* ☐ Electronic Funds Withdrawal (EFW)

☐ Credit/Debit Card Payment

We accept the following credit cards:

• MASTER CARD

• VISA

?

<< Previous

X Cancel Payment

>> Continue

23.If the SCBOS User selects “Credit/Debit Card Payment” on the previous screen, then the SCBOS User provides the Credit Card / Debit Card Account Information and selects the “Continue” button. (Skip to step 26)

Enter Credit Card Account Information ?

User Name

If you have previously saved an account, the most recent one is listed below. If you have not saved an account please enter your credit card information. You can choose to save your account information so this information won't need to be entered again.

Transaction Amount: \$ 330.00 ?

\* Credit Card Type: ?

\* Credit Card Number: ?

\* Card Verification Number: ?

\* Expiration Date: ?

\* Cardholder Name: ?

Please enter your credit card billing address below.

\* ☒ US ☐ International

\* Line 1: ?

Line 2: ?

\* City: \* State: \* Zip: -

Save Account Information: ☐ (Selecting this checkbox will save the account information for the current user, not the current business.)

?

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X Cancel Payment

>> Continue

24.If “Electronic Funds Withdrawal (EFW)” is selected on the previous screen, the SCBOS User must confirm the funds are from within the United States and then select the “Continue” button

Select Payment Method

User Name

Will the funds for this payment come from an account outside the United States?

\* ☐ Yes

☒ No

?

<< Previous

X Cancel Payment

>> Continue

[illegible]

Confirm Account Information

?

User Name

You are reviewing the information for the payment you are about to authorize. Please carefully review the following information. If it is correct, click the "Authorize" button **ONCE** to authorize your payment. If it is not correct, choose the "Previous" button to return to the payment information.

After clicking the "Authorize" button, **do not close your browser until you receive confirmation that your payment has been processed.** In the rare event that you do not receive confirmation, please contact the SCBOS Helpdesk at (803) 898-5690 (choose option 3) or scboshelp@scbos.sc.gov.

Transaction Amount:	\$ 330.00
Account Type:	EFW - Checking
Bank Routing Number:	<i>Routing Number</i>
Account Number:	<i>Account Number</i>
Settlement Date:	10/04/2013

By clicking "Authorize", I authorize (SCBOS) to debit the transaction amount shown above from the identified account.

?

<< Previous

X Cancel Payment

Authorize

## 27. The SCBOS User will receive Payment Confirmation information and can:

1. Take Survey and View/Print Receipt
2. View/Print Receipt
3. Return to Shopping Cart

**Payment Confirmation** ?

*User Name*

A payment has been authorized and a receipt generated.

**Transaction Reference Number:**  
**Transaction Date:** 10/2/2013 4:55:05 PM  
**Scheduled Settlement Date:** 10/04/2013

General Business  
☒ **Location One**

Application / L/P/R Request / Fees ?	Date ?	Fee ?
<b>Consumer Affairs Renewals</b>		
Consumer Credit Grantor Notification Renewal	10/2/2013	
Filing		\$ 240.00
Maximum Rate Filing Credit Sales Renewal		
Filing		\$ 80.00
Motor Vehicle Closing Fee Renewal		
Filing		\$ 10.00
<b>Location One Total :</b>		<b>\$ 330.00</b>
<b>... Total :</b>		<b>\$ 330.00</b>

It is recommended that you view and print the receipt as well as the supporting information by clicking on the View/Print Receipt button.

Help SCBOS improve! Take a quick survey before printing your receipt. If you don't have time to take the survey, please select the 'No Thanks, Just View/Print Receipt' button.

SCBOS encourages SCBOS users to take the survey and then View /Print their receipt. This information is used to help guide future development and feature enhancements.

The receipt contains the business information completed. The renewal receipt can be used in the interim until the official DCA Certificate is received. Note, that if the payment is voided, the renewal is voided.

## 28. After reviewing and printing the receipt, the SCBOS User can return to the user workspace and proceed with other filings.

**Featured Applications/ Filings** ? [Return to User Workspace](#)

Click a link below to start a new Featured Application/Filing:

<a href="#">DHEC Retail Food Establishment</a>	<a href="#">SCDOR - Alcoholic Beverage License Renewal</a>	<a href="#">Consumer Affairs Renewal</a>	<a href="#">SCDOR - Business Personal Property Tax</a>
<a href="#">SCDEW - UCE-101/120 Quarterly Filings (File and Pay Unemployment Insurance)</a>	<a href="#">SCDEW - UCB-114 Low Earnings and Partial Claims Report</a>	<a href="#">SCDEW - NET-101 Request for Separation Information (Employer Reply to Unemployment Claims)</a>	<a href="#">SCDEW - BPC-178B Employer Earnings Wage Audit Notice</a>
			<a href="#">SCDOR - W2 Filing</a>

**Incomplete/Paused Applications and Filings**

Applications Found: 2 Applications Shown: 1-2

Delete	Application Name	Last Modified Time	Status	Business Name
<input checked="" type="checkbox"/>	<a href="#">Consumer Affairs Renewals</a>	10/3/2013 3:59:16 PM	INCOMPLETE	<i>Business Name</i>
<input checked="" type="checkbox"/>	<a href="#">Consumer Affairs Renewals</a>	10/2/2013 4:17:58 PM	SHOPPING CART	<i>Business Name</i>